

2002 SCORECARD
RICHARD MAUK - DES MOINES BRANCH

Scorecard Quadrant and Total Weight		Performance Area		Basis for Measurement		Threshold		Target		Supervision		Results		Score	
Financial	75%	Profit (25% weight)	Gross W/P Growth %	Loss Ratio %	65.1 - 75.0	58.0 - 61.0	<55.0	27% Loss Ratio	25	50	100	50	200	37.5	
Customer/ External	10%	Customer Contact	Increase customer contact/visitation with top branch accounts.	14.0 - 18.0	18.0 - 21.0	>21.6	33% Growth	24 Different Customer Visits	24	24	24	24	24	112.5	
Internal Processes	5%	Collections	Growth/Production results	Branch Average	3%	6%	Many Customers - Multiple Visits	MVI Agents grew at 39% vs. Branch Average 33%	52	50	49	49	49	10	
People Management	10%	Service	Policy Issuance - Renewals Endorsement Newlines	90% of Guidelines	Better than Guidelines	100% 100% 99%	100% 100% 99%	11% No Turnover	52	50	49	49	49	5	
		People	Staff Retention	Turnover of MA+ performers not to exceed	17%	15%	11%	No Turnover	52	50	49	49	49	10	
			Developmental Agenda	Personal engagement with all high potential employees in branch.				Agenda's completed	52	50	49	49	49	5	
															195

CONFIDENTIAL

CIC001978

Exhibit W